

- [Experian.com](#)
- [Personal](#)
- [Business](#)
- [Small Business](#)
- [About Experian](#)
- [Consumer Assistance](#)
  
- United States
- [Global Sites](#)



- [Member Log In](#)
  
- [Help](#)  
[Help](#)
  - [Disputes](#)
  - [Security Freeze](#)
  - [Denied Credit](#)
  - [Identity Theft](#)
  - [Credit Access](#)
  - [Contact Us](#)
  
- [Advice](#)  
[Advice](#)
  - [Report Advice](#)What you need to know about this crucial financial document
  - [Score Advice](#)Information to help you get the credit scores you need to qualify for the credit you want
  - [Fraud and ID Theft](#)Information to help you prevent, identify and recover from fraud and ID theft
  - [Life Events](#)Information to help ensure success as you experience important life events.
  
- [Education](#)  
[Education](#)
  - [Score Basics](#)
  - [Report Basics](#)
  - [Preventing Fraud](#)
  - [Life Events](#)
  - [Live Credit Smart](#)
  - [FAQs](#)
  
- 

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## [Removing ex-spouse's name from your credit report](#)

Posted by [experian.team](#) under [Life Events](#)

Dear Experian,

*I just got my credit report, and I see my ex-husband listed as my husband. We are already divorced. What can I do in this case? I have never paid any bill late, and my credit score is low. I want to make sure his credit is not affecting me.*

**Dear MTR,**

A common misperception is that the divorce decree breaks the contracts you have with your lenders. Unfortunately, your divorce decree is only an agreement between you and the court. It does not change the contracts you have with your lenders.

The only way to be certain your ex-husband's credit won't affect yours in the future is to contact your lenders and ask them change the contracts to remove either you or your husband from responsibility from any open joint accounts. To do so, they may require that either he or you qualify individually to keep the account open in your name. If you cannot, they may refuse to change the contract.

If you cannot pay off the accounts or be removed from them contractually, close them to further charges so that no new debt can be added and make sure that all payments continue to be made as agreed.

Even after the divorce your ex-husband will continue to be listed if you remain a joint account holder on open accounts. His name may continue to appear on your credit report as a spouse/co-applicant until the account relationships are changed by your lenders.

However, your credit report and his are completely separate. Having his name listed does not affect your credit report or scores. If you contact Experian at the phone number or address listed on your report, a representative may be able to assist in removing his name if all joint accounts are closed.

Thanks for asking.

**- The "Ask Experian" team**

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CATS: [Life Events](#)

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## About Ask Experian



Welcome to Ask Experian, hosted by Maxine Sweet, Experian's Vice President of Public Education. The blog responses draw on the knowledge of Experian's experts in credit reporting, credit scoring, direct marketing, automotive history, identity theft and other areas from across the company to answer readers' questions about these and other important topics.

**Have a question?**